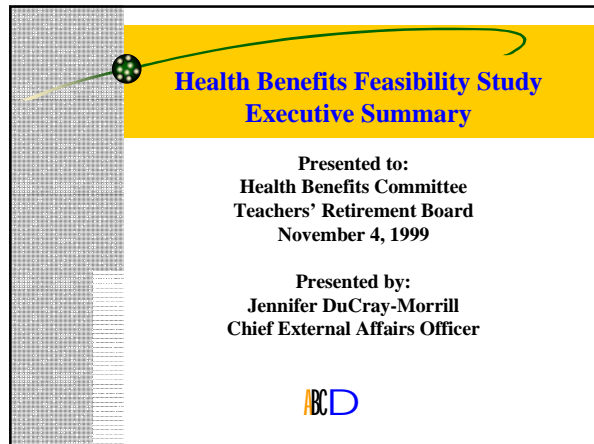


Health Benefits Feasibility Study

Executive Summary

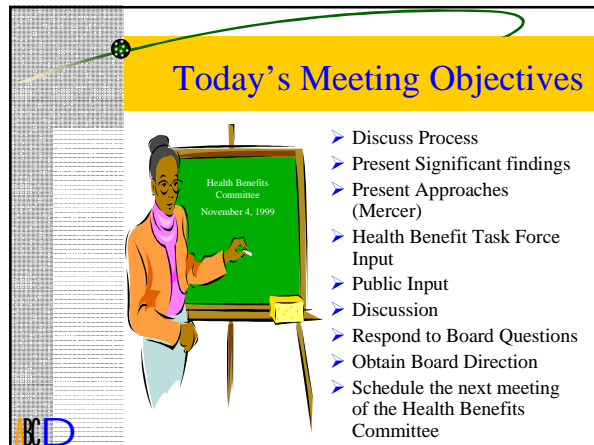


**Health Benefits Feasibility Study
Executive Summary**


Presented to:
Health Benefits Committee
Teachers' Retirement Board
November 4, 1999

Presented by:
Jennifer DuCray-Morrill
Chief External Affairs Officer

ABCD

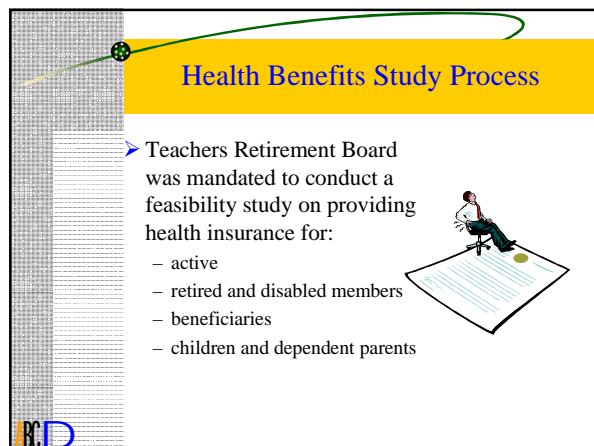


Today's Meeting Objectives




- Discuss Process
- Present Significant findings
- Present Approaches (Mercer)
- Health Benefit Task Force Input
- Public Input
- Discussion
- Respond to Board Questions
- Obtain Board Direction
- Schedule the next meeting of the Health Benefits Committee

ABCD



Health Benefits Study Process



- Teachers Retirement Board was mandated to conduct a feasibility study on providing health insurance for:
 - active
 - retired and disabled members
 - beneficiaries
 - children and dependent parents



ABCD



Health Benefits Feasibility Study

Executive Summary





Study Objectives

- Assessing the lack of access to health insurance benefits for retired teachers
- Demand for health insurance benefits
- Integration of health insurance
- Manner in which health insurance benefits would be administered and provided



Health Benefit Study Process

- Teachers' Retirement Board:
 - Established a Health Benefits Committee and
 - Delegated project to staff
- Staff developed a workplan to:
 - Request for Proposal for consultant services
 - Conduct a survey in conjunction w/other research activities
 - Meet with organizations; employers; individuals
 - Establish a Task Force
- The Chair of the Health Benefits Committee established the Health Executive Advisory Review Team (HEART)

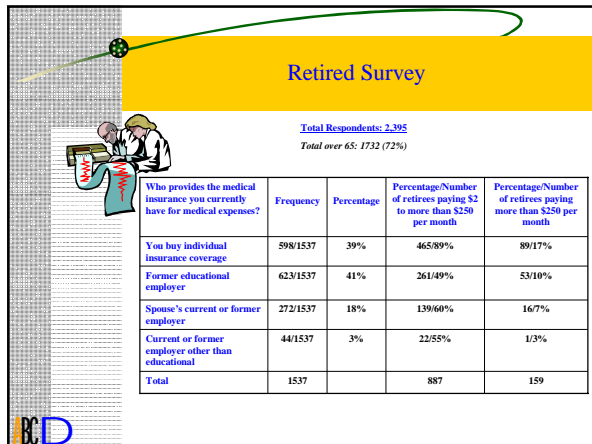


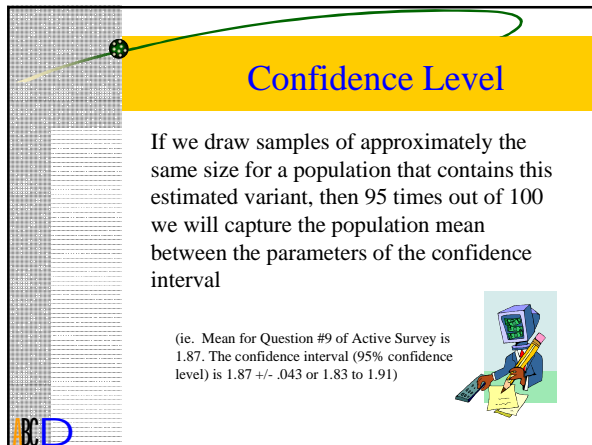
Significant Findings

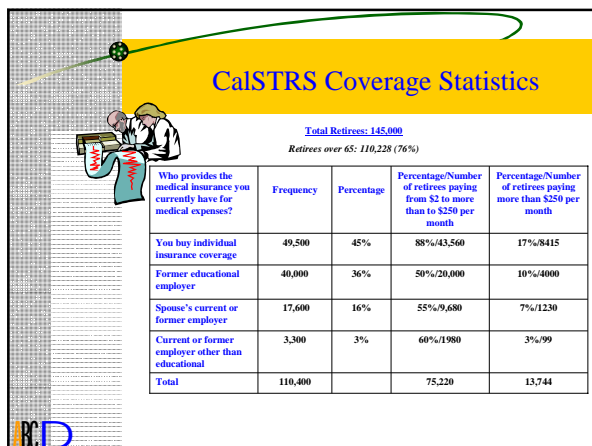
- Retirees are concerned with:
 - The cost of coverage
 - Who pays for coverage
 - Quality of Care
- 92% of Retirees have coverage
- 97% of Actives have coverage

Health Benefits Feasibility Study

Executive Summary

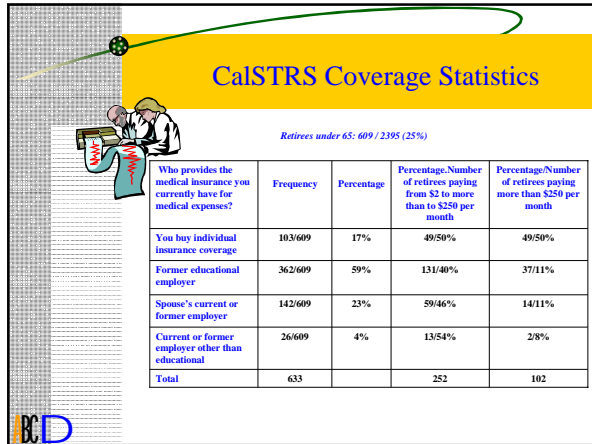


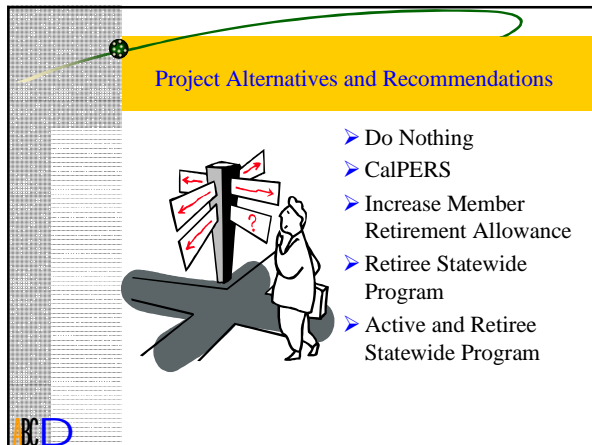


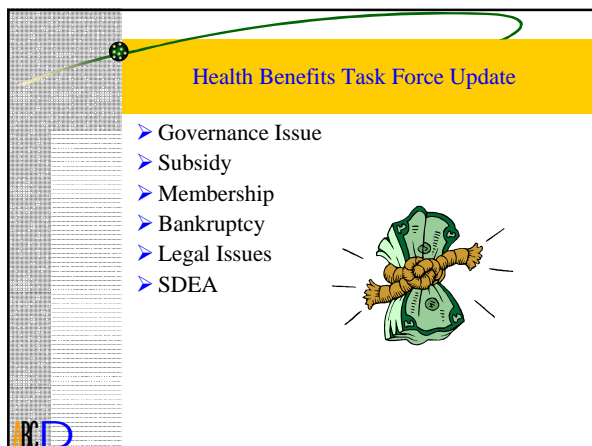


Health Benefits Feasibility Study

Executive Summary









Health Benefits Feasibility Study


Executive Summary



District Administrators Input





Superintendents




Medicare Presentation

- AB 265 Statutes of 1989
- Balance Budget Act of 1997





Public Comments





Health Benefits Feasibility Study

Executive Summary



Discussion



Questions and Answers



Policy Direction from the Board



Health Benefits Feasibility Study

Executive Summary

